

**STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA**  
**REPORT OF ACTION TAKEN**  
**MEETING OF CREDITORS**

In re:

CARMEN L MARTINEZ TORRENS

Case No. 11-05849-MCF

Chapter 13

Attorney Name: JOSE M PRIETO CARBALLO\*

<b>I. Appearances</b>  Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent  <input type="checkbox"/> Prose <input type="checkbox"/> Substitute	<b>Date &amp; Time:</b> 8/15/2011 10:58:00AM  <input checked="" type="checkbox"/> R <input type="checkbox"/> NR        LV: \$6,007.00 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.  <b>Creditors:</b> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"><u>First Bank I. Romero</u></div>
<b>II. Oath Administered</b>  <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>III. Plan</b>  Date: 07/08/2011            Base: \$24,000.00    Payments 1 made out of 1 due.  Confirmation Hearing Date:        9/16/2011 3:30:00PM  Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b)  \$3,000.00   -   \$205.00    =   \$2,795.00	
<b>IV. Status of Meeting</b>  <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued  <input type="checkbox"/> Held/Not Closed   <input type="checkbox"/> Continued  Continued Date:  Comments:	
 <input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

**Trustee's Report on Confirmation**

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility

☒ Insufficiently funded

☐ Unfair discrimination

☐ Fails disposable income

☐ Fails liquidation value test

☐ Insuarence quote

☐ No provision for secured creditor(s)

☐ Treat value of collateral separately

☐ No provision for insurance

☐ Tax returns missing

☐ State - years

☐ Federal - years

**Pending/Items/ Documents:**

☐ Assumption/Rejection executory contract

☐ Appraisal

☐ DSO Recipient's Information

☐ Evidence of being current with DSO

☐ Evidence of income

☐ Business Documents

☐ Monthly reports for the months

☐ Public Liability Insurance

☐ Premises

☐ Vehicle(s):

☐ Licenses issued by:

**COMMENTS**

1. I reviewed tax returns for 2007 to 2010. 2. Schedule I does not shw 2 depedents she has, ages 18 & 80. That schedule is also to show that the \$500.00 help from daughter is actually her child support. 3. Debtor will amend plan to surrender shares to Coop Sabanera. 4. Add year to date information on SOFA 1. 5. Need insurance quotes for the 2 vehicles.

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 08/15/2011

(Rev. 02/11)